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Patent  
Attorney Docket No. GEMS8081.027

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Singh et al.  
Serial No. : 09/710,543  
Filed : November 9, 2000  
For : A Method of Designing an Electronic Transaction System  
Group Art No. : 3627  
Examiner : Rudy, A.

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CERTIFICATION UNDER 37 CFR 1.8(a) and 1.10

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**ELECTION WITH TRAVERSE AND AMENDMENT RESPONSIVE TO  
OFFICE ACTION MAILED JANUARY 12, 2005**

Dear Sir:

Responsive to the Office Action mailed January 12, 2005, please find the following Election, Amendment, and Remarks in support of rejoinder and patentability.